

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Erik Andreas Nybo  
Heather Lee Nybo  
Debtors

Case No. 20-02593-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-4  
Date Rcvd: Apr 03, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2024:**

| Recip ID | Recipient Name and Address   |
|----------|--|
| db/jdb   | + Erik Andreas Nybo, Heather Lee Nybo, 58 Washington Boulevard, Williamsport, PA 17701-5140    |
| 5355595  | Apothaker Scian, PC, 520 Fellowship Road, Suite C306, PO Box 5496, Mount Laurel, NJ 08054-5496 |
| 5355601  | + Eastern Revenue, Inc., 601 Dresher Road, Suite 301, Horsham, PA 19044-2238                   |

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                                  | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | Email/Text: ECMCBKNotices@ecmc.org                          | Apr 03 2024 18:42:00 | ECMC, ECMC, PO Box 16408, St. Paul, MN 55116-0408   |
| cr       | + EDI: PRA.COM  | Apr 03 2024 22:40:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021                                 |
| cr       | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Apr 03 2024 18:42:00 | Specialized Loan Servicing, LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720              |
| cr       | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Apr 03 2024 18:42:00 | Wilmington Savings Fund Society, FSB, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720         |
| 5355594  | Email/Text: bncnotifications@pheaa.org                      | Apr 03 2024 18:42:00 | AES / PHEAA, PO Box 2461, Harrisburg, PA 17105-2461   |
| 5355597  | Email/Text: bankruptcy@cavps.com                            | Apr 03 2024 18:42:00 | Cavalry Portfolio Services, PO Box 27288, Tempe, AZ 85285   |
| 5357116  | EDI: CAPITALONE.COM   | Apr 03 2024 22:40:00 | Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 5355596  | EDI: CAPITALONE.COM   | Apr 03 2024 22:40:00 | Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285                                 |
| 5359195  | + Email/Text: bankruptcy@cavps.com                          | Apr 03 2024 18:42:00 | Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321                           |
| 5355598  | + Email/Text: dona@cca-str.com                              | Apr 03 2024 18:42:00 | Central Credit Audit, PO Box 735, Sunbury, PA 17801-0735  |
| 5355599  | + EDI: CITICORP   | Apr 03 2024 22:40:00 | Citibank, NA, PO Box 6241, Sioux Falls, SD 57117-6241   |
| 5358298  | EDI: DISCOVER   | Apr 03 2024 22:40:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025                           |
| 5355600  | EDI: DISCOVER   | Apr 03 2024 22:40:00 | Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025                              |
| 5395907  | Email/Text: ECMCBKNotices@ecmc.org                          | Apr 03 2024 18:42:00 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408   |
| 5395908  | Email/Text: ECMCBKNotices@ecmc.org                          |                      |   |

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|         |   |                      |   |
|---------|---|----------------------|---|
|         |   | Apr 03 2024 18:42:00 | ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408  |
| 5355602 | + Email/Text: bknotice@ercbpo.com                           | Apr 03 2024 18:42:00 | Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412   |
| 5355603 | Email/Text: SAABankruptcy@fcbanking.com                     | Apr 03 2024 18:42:00 | First Commonwealth Bank, PO Box 400, Indiana, PA 15701-0400   |
| 5355604 | Email/Text: rj@ffcc.com                                     | Apr 03 2024 18:42:00 | First Federal Credit Control, 24700 Chagrin Boulevard, Suite 205, Cleveland, OH 44122   |
| 5355605 | + EDI: IRS.COM  | Apr 03 2024 22:40:00 | Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346  |
| 5371943 | + EDI: AISMIDFIRST  | Apr 03 2024 22:40:00 | MidFirst Bank, 999 Northwest Grand Boulevard, Oklahoma City, OK 73118-6051  |
| 5355606 | + EDI: AISMIDFIRST  | Apr 03 2024 22:40:00 | Midland Mortgage Co., PO Box 26648, Oklahoma City, OK 73126-0648  |
| 5355607 | EDI: PENNDEPTREV  | Apr 03 2024 22:40:00 | PA Department of Revenue, Attn: Bankruptcy Division, PO Box 280496, Harrisburg, PA 17128-0946   |
| 5355607 | Email/Text: RVSVCBICNOTICE1@state.pa.us                     | Apr 03 2024 18:42:00 | PA Department of Revenue, Attn: Bankruptcy Division, PO Box 280496, Harrisburg, PA 17128-0946   |
| 5355608 | Email/Text: clientservices@paramountrecovery.com            | Apr 03 2024 18:42:00 | Paramount Recovery, PO Box 23369, Waco, TX 76702  |
| 5360565 | + Email/Text: bncnotifications@pheaa.org                    | Apr 03 2024 18:42:00 | PHEAA, PO Box 8147, Harrisburg, PA 17105-8147   |
| 5355609 | + Email/Text: ngisupport@radiusgs.com                       | Apr 03 2024 18:42:00 | Radius Global Solutions, LLC, PO Box 390905, Edina, MN 55439-0905   |
| 5355610 | + Email/Text: DeftBkr@santander.us                          | Apr 03 2024 18:42:00 | Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563  |
| 5377074 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Apr 03 2024 18:42:00 | Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720  |
| 5377075 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Apr 03 2024 18:42:00 | Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111, Specialized Loan Servicing LLC, 6200 S. Quebec St., Greenwood Village, Colorado 80111-4720 |
| 5355611 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Apr 03 2024 18:42:00 | Specialized Loan Servicing, LLC, 8742 Lucent Boulevard, Suite 300, Highlands Ranch, CO 80129-2386   |
| 5355612 | EDI: SYNC   | Apr 03 2024 22:40:00 | Synchrony Bank / Google Store, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064   |
| 5356098 | + EDI: AIS.COM  | Apr 03 2024 22:40:00 | Synchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901   |
| 5363478 | Email/Text: bankruptcytn@wakeassoc.com                      | Apr 03 2024 18:42:00 | EMERGENCY CARE SERVICE OF PA, PC, WAKEFIELD & ASSOCIATES, PO BOX 50250, KNOXVILLE, TN 37950-0250  |
| 5355613 | Email/Text: bankruptcytn@wakeassoc.com                      | Apr 03 2024 18:42:00 | Wakefield & Associates, 7005 Middlebrook Pike, Knoxville, TN 37909  |
| 5359693 | + Email/Text: bkelectronicnoticecourtmail@computershare.com | Apr 03 2024 18:42:00 | Wilmington Savings Fund Society FSB Trustee, c/o Specialized Loan Servicing LLC, 6200 S Quebec Street, Greenwood Village, CO 80111-4720   |

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       | *+            | Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |
| 5370791  | *+            | Synchrony Bank by AIS InfoSource, LP as, agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901 |

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2024 at the address(es) listed below:

| Name                       | Email Address  |
|----------------------------|--|
| Jack N Zaharopoulos        | TWecf@pamd13trustee.com  |
| Janet M. Spears            | on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com |
| Michael Patrick Farrington | on behalf of Creditor MidFirst Bank mfarrington@kmlawgroup.com                             |
| Paul Donald Murphy-Ahles   | on behalf of Debtor 2 Heather Lee Nybo pmurphy@dplglaw.com kgreene@dplglaw.com             |
| Paul Donald Murphy-Ahles   | on behalf of Debtor 1 Erik Andreas Nybo pmurphy@dplglaw.com kgreene@dplglaw.com            |
| United States Trustee      | ustpregion03.ha.ecf@usdoj.gov  |

TOTAL: 6

**Information to identify the case:**

Debtor 1

Erik Andreas Nybo

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7258

EIN --

Debtor 2

Heather Lee Nybo

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9945

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 4:20-bk-02593-MJC

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Erik Andreas Nybo

Heather Lee Nybo

**By the  
court:**4/3/24Mark J. Conway, United States  
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**